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Mail Stop Patent Application
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Sir:

Transmitted herewith for filing is the Patent Application of:

INVENTORS: **Herman Rodriguez, Newton James Smith, & Clifford Jay Spinac**
 FOR: **E-COMMERCE BY CHECK**

Assignee Name: International Business Machines Corporation
Assignee Residence: Armonk, New York

Enclosed are:

- ☒ 17 Patent Specification including an Abstract
☒ 5 Pages of Claims
☒ 4 Sheet(s) of drawings. ☐ Informal ☒ Formal
☒ Declaration(s) and Power of Attorney
☒ Form PTO 1595 and Assignment of the Invention to IBM Corporation
☐ A certified copy of a ☐ application.
☒ Information Disclosure Statement, PTO 1449 and copies of 0 references.

The filing fee has been calculated as shown below:

FOR	Number Filed	Number Extra	Rate	Basic Fee \$770.00
Total Claims	24	-20 = 4	X \$ 18	= \$ 72.00
Independent Claims	3	-3 = 0	X \$ 86	= \$ 00.00
Multiple Dependent Claims	00		X \$290	=
Total Filing Fee				= \$842.00

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☒ Any additional filing fees required under 37 CFR 1.16.

☒ Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

By *Diana L. Roberts*
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